SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on or about the 11th of June, 1999, Timothy W. Deaton and Cindy S. Deaton, husband

and wife, executed a Deed of Trust to Emmett James House or Bill R. McLaughlin, Trustee on behalf of

Union Planters Bank, National Association, now REGIONS BANK d/b/a REGIONS MORTGAGE

SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., beneficiaries, which Deed of Trust is

filed for record in Book 1120 at page 159 et seq. and being corrected and re-recorded in Book 1222, Page

101 et seq. in the land records in the office of the Chancery Clerk of DeSoto County, Hernando, Mississippi;

and,

WHEREAS, on August 13, 2012, REGIONS BANK d/b/a REGIONS MORTGAGE SUCCESSOR

BY MERGER TO UNION PLANTERS BANK, N.A., the beneficiary of the above referenced Deed of Trust

substituted Jeanna D. Chappell as trustee in place of the original trustee as authorized by said Deed of Trust.

Said Substitution of Trustee is recorded in Book 3490 at page 537 in the Office of the Chancery Clerk of

DeSoto County, Hernando, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default

having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed

of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and,

REGIONS BANK d/b/a REGIONS MORTGAGE SUCCESSOR BY MERGER TO UNION PLANTERS

BANK, N.A., as the holders of the Promissory Note and Deed of Trust have requested the undersigned

Substituted Trustee so to do, I will, on the 16th of October, 2012 offer for sale at public outcry between the

legal hours of 11:00 a.m. and 4:00 p.m., at the East door of the County Courthouse of DeSoto County,

Hernando, Mississippi, and being more particularly described as follows, to-wit:

Lot 5, First Revision, Countrywood Estates Subdivision, in Section 32, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 21,

Page 32, in the Office of the Chancery Clerk DeSoto County, Mississippi

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the garder day of September, 2012.

\_ day of \_\_<u>Septem wher</u>, 201

Jeanna D. Chappell

Substituted Trustee

Pierce Ledyard, P.C.

P.O. Box 161389

Mobile, Alabama 36616

(251) 338-1300

PLEASE PUBLISH: September 20, 2012, September 27, 2012, October 4, 2012 and October 11, 2012

10-16-12

#### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 16, 2005, executed by BUDDY MAYFIELD AND COLLIN R. MAYFIELD, conveying certain real property therein described to Jim B. Tohill, as Trustee, for Ameriquest Mortgage Company, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded January 4, 2006, in Deed Book 2386, Page 245, ; and

WHEREAS, on April 21, 2011 the beneficial interest of said Deed of Trust was transferred and assigned to THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR-IN-INTEREST TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR POOLING AND SERVICING AGREEMENT FOR RESIDENTIAL ASSET ACQUISITION CORPORATION, MORTGAGE LOAN ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-SP3, DATED AS OF AUGUST 1, 2006 by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3295, Page 45; and

WHEREAS, on June 4, 2012, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3448, Page 649; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **October 16**, 2012 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

A PARCEL OF LAND SITUATED IN THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 2, RANGE 9 WEST, AND IN THE NORTHWEST QUARTER OF SECTION 18, TOWNSHIP 2 SOUTH, RANGE 8 WEST, TOGETHER WITH THE DWELLING HOUSE THEREON LOCATED AND WITH SAID LANDS BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT AN IRON PIN IN THE EAST SECTION LINE OF SAID SECTION 13, WHICH PIN IS 78 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 13, THENCE SOUTH 86 DEGREES 26 MINUTES WEST, 66.05 FEET TO AN IRON PIN; THENCE NORTH 2 DEGREES 57 MINUTES WEST 79.7 FEET TO AN IRON PIN; THENCE NORTH 86 DEGREES 34 MINUTES EAST 208 FEET TO A POINT IN THE CENTER OF STATE HIGHWAY 301; THENCE SOUTH 0 DEGREES 18 MINUTES WEST ALONG THE CENTER LINE OF SAID HIGHWAY NO. 301; THENCE SOUTH 0 DEGREES 18 MINUTES WEST ALONG THE CENTER LINE OF SAID HIGHWAY 74.38 FEET TO A POINT; THENCE SOUTH 86 DEGREES 26 MINUTES WEST 137.8 FEET TO AN IRON PIN; THENCE SOUTH 3 DEGREES 34 MINUTES EAST 5 FEET TO THE POINT OF BEGINNING, AND CONTAINING 0.86 ACRES MORE OR LESS, AND AS SAID LANDS ARE SHOWN BY SURVEY PLAT AND CERTIFICATE OF JELAUDERDALE CIVIL ENGINEER, DATED MAY 16, 1968.

PROPERTY ADDRESS: The street address of the property is believed to be 3545 Highway 301 North, Lake Cormorant, MS 38641. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

10-16-17

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 10 day of September, 2012.

Rubin Lubin, LLC, Substitute Trustee

119 S. Main Street, Suite 500

Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 09/25/2012, 10/02/2012, 10/09/2012

### SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 18, 2006, Kelley M. Holliday, Unmarried Person executed a certain deed of trust to Chris Davis, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wilmington Finance, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,531 at Page 601 and re-recorded in Book 3,404 at Page 274; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee, in trust for the registered holders of American General Mortgage Loan Trust 2010-1, American General Mortgage Pass-Through Certificates, Series 2010-1 by instrument dated May 17, 2010 in Book 3,170 at Page 48 and by that corrective assignment dated June 8, 2012 and recorded in Book 3,455 at Page 318 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee, in trust for the registered holders of American General Mortgage Loan Trust 2010-1, American General Mortgage Pass-Through Certificates, Series 2010-1 has heretofore substituted J. Gary Massey as Trustee by instrument dated August 24, 2012 and recorded in Book 3,493 at Page 689 of the aforesaid Chancery Clerk's office; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee, in trust for the registered holders of American General Mortgage Loan Trust 2010-1, American General Mortgage Pass-Through Certificates, Series 2010-1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 16, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 149, Section B, Ross Pointe PUD, in Section 2, Township 2 South, Range 8 West, as per plat, recorded in Plat Book 54, Pages 8-9, in the office of the Chancery Clerk of DeSoto County, Mississippi

Being the same premises as conveyed in deed from Reeves-Williams, Inc. recorded 12/23/1997 in Book 326 Page 715 in said County and State

10-16-12

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 10th day of September, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

5437 Gibbons Cove Southaven, MS 38671 10-000735JC

Publication Dates: September 18, 25, October 2, and 9, 2012

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 27th day of May, 2005, Raymond P. Owens and Kimberly S. Owens, a married couple, executed a Deed of Trust to Arnold Weiss, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2225 at Page 184 thereof; and

WHEREAS, said Deed of Trust was assigned to Nationstar Mortgage, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3489 at Page 414 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3489 at Page 416, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 16th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 260, Section D, Ivy Trails Subdivision, in Section 30, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Pages 9-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of September, 2012.

SUBSTITUTE PRUSTEE

10-16-12

PREPARED BY:

ADAMS & EDENS

**POST OFFICE BOX 400** 

**BRANDON, MISSISSIPPI 39043** 

(601) 825-9508 A&E File #12-01250

PUBLISH: 09/25/2012, 10/02/2012, 10/09/2012

A&E #12-01250

1

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 21st day of July, 2000, Donald F. Alves, executed a Deed of Trust to Diane Sterns, Trustee for the use and benefit of the Secretary of Veterans Affairs, an Officer of the United States of America, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1231 at Page 192 thereof; and

WHEREAS, said Deed of Trust was assigned to Bankers Trust Company of California, N. A., not in its individual capacity but solely as Trustee, or its permitted successors and assigns, on behalf of Vendee Mortgage Trust (2001-1), by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1298 at Page 638 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3487 at Page 609, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 16th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 278, Phase 1, Section K, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Page 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of Se

SURSTITUTE TRUSTER

10-16-12

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

**BRANDON, MISSISSIPPI 39043** 

(601) 825-9508 A&E File #11-00484

PUBLISH: 09/25/2012, 10/02/2012, 10/09/2012

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of September, 2006 and acknowledged on the 22nd day of September, 2006, William T Wooldridge, and Heather E. Wooldridge aka Heather Wooldridge, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2610 at Page 154; and

WHEREAS, on the 30th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3478 at Page 1; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Situated in the County of DeSoto and State of Mississippi:

Lot 73, Final Plat Division of Lot 8, Bailey Station PUD, in Section 28, T1S, R8W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Pages 38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

William T. Wooldridge and wife, Heather Wooldridge as tenants by the entirety with full rights of survivorship and not as tenants in common.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of September, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F12-1598

PUBLISH: 9/25/2012, 10/2/2012, 10/9/2012

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 8th day of June, 2009 and acknowledged on the 8th day of June, 2009, Gregory J. Parfait and Brandi N. Parfait, Husband and Wife, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3046 at Page 553; and

WHEREAS, on the 2nd day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3424 at Page 454; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 30, Emerald Estates, in section 17, Township 3 South, Range 9 West, as shown by plat of record in Plat 95, Page 20, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Gregory J. Parfait and Brandi N. Parfait, husband and wife, by deed from White Development Corporation recorded 08/06/2006 in the deed book 536 page 165, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-17

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of June, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0548

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of February, 2007 and acknowledged on the 26th day of February, 2007, Robert E. Sampico, aka, Robert Sampico, Tami Sampico, aka, Tami L. Sampico, executed and delivered a certain Deed of Trust unto Trste, Inc., Trustee for Wachovia Bank, National Association, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2681 at Page 547; and

WHEREAS, on the 24th day of August, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3494 at Page 240; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following real property situate in County of DeSoto and State of Mississippi, described as follows:

Lot 6, Green River Estates Subdivision, situated in Section 4, T3S, R9W, as shown on Plat Record in Plat Book 16, Page 16 in the Chancery Clerk's Office of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of September, 2012.

John C Morris IV Sybstitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ASH/F12-1183

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of November, 2000 and acknowledged on the 10th day of November, 2000, Vivian Bullard, an unmarried person, executed and delivered a certain Deed of Trust unto Randolph C. Henson, Trustee for Bank United, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1266 at Page 43; and

WHEREAS, on the 25th day of January, 2007, Washington Mutual Bank fka Washington Mutual Bank, FA successor by merger to Bank United, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2655 at Page 572; and

WHEREAS, on the 1st day of September, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3076 at Page 583; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1149, Section C South, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of September, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F09-2514

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of April, 2007 and acknowledged on the 21st day of April, 2007, Patrick J. Minter and Rebecca Minter, husband and wife, executed and delivered a certain Deed of Trust unto Michael Lyon, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2707 at Page 318; and

WHEREAS, on the 8th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, as trustee for the Certificateholders of the CWALT, Inc., Alternative Loan Trust 2007-16CB Mortgage Pass-through Certificates, Series 2007-16CB, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3331 at Page 11; and

WHEREAS, on the 9th day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 216; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in the County of Desoto in the State of MS.

Lot 217, Section A, Lake Forest Subdivision, located in Section 36, Township 1 South, Range 9 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 1-4, in the Office of the Chancery Clerk of Desoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of September, 2012.

Michael Vedynak Substitute Vrustee 2309 Oliver Road

Monroe, L'A 71201 (318) 330-9020

FM/F11-1620

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of November, 2005 and acknowledged on the 11th day of November, 2005, Lawyer Farley aka Lawyer Tarez Farley, a single person, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2352 at Page 88; and

WHEREAS, on the 24th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for The Certificateholders of The CWABS, Inc., Asset-backed Certificates, Series 2005-17, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3336 at Page 755; and

WHEREAS, on the 13th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 31, Southern Pines Subdivision, in Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 21, Pages 43-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of August, 2012.

Michael Jeaynak / Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1986

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of June, 2005 and acknowledged on the 15th day of June, 2005, Gary A. Crosby, and Catherine M. Crosby, husband and wife, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2243 at Page 101; and

WHEREAS, on the 8th day of March, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3415 at Page 516; and

WHEREAS, on the 28th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3492 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 22, Section "A", Northwood Hills Subdivision, located in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 58, Pages 22-24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of September, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0621

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of October, 2009 and acknowledged on the 23rd day of October, 2009, Verlinda Morgan, and Ronnie D. Morgan, wife and husband, executed and delivered a certain Deed of Trust unto Recontrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Bank of America, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3098 at Page 19; and

WHEREAS, on the 13th day of January, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3397 at Page 208; and

WHEREAS, on the 25th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 761; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35, Section A, Chateau Pointe Subdivision, I Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 85, Page 16, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of September, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-1125

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of March, 2011 and acknowledged on the 11th day of March, 2011, Heather L. Chappell, a single woman, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3283 at Page 665; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 728; and

WHEREAS, on the 30th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 552; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 360, Page 210, being known and described as Lot 490, Section 23, Township 1 South, Section E Carriage Hills Subdivision, Range 8 West, filed in Plat Book 4, Page 17.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of August, 2012.

John C Morris IV Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-1193

### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of April, 2004 and acknowledged on the 12th day of April, 2004, Fernando Martinez, A single man, executed and delivered a certain Deed of Trust unto Marc A. Diaz, Trustee for Mortgage Electronic Registration Systems Inc. as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1969 at Page 350; and

WHEREAS, on the 30th day of May, 2012, Mortgage Electronic Registration Systems Inc. as nominee for Decision One Mortgage Company, LLC, assigned said Deed of Trust unto Household Finance Corporation II, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 752; and

WHEREAS, on the 29th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3464 at Page 610; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 176, Section A, DeSoto Village Subdivision, located in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to Grantors(s) herein as shown in Warranty Deed of record at Book 205, Page 94, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

FM/F12-1409

(318) 330-9020

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of January, 2009 and acknowledged on the 23rd day of January, 2009, Regenia A. Williams, joined herein by Barry Williams, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2988 at Page 221; and

WHEREAS, on the 30th day of August, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3338 at Page 440; and

WHEREAS, on the 23rd day of May, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3448 at Page 486; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 71, Chateau Ridge Subdivision, located in Section 11, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 14, Page 47 in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is made for a more particular description of said property.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of September, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1808

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of September, 2005 and acknowledged on the 30th day of September, 2005, William Tidwell, an unmarried man, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2320 at Page 101; and

WHEREAS, on the 24th day of January, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-14, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3399 at Page 149; and

WHEREAS, on the 3rd day of February, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3399 at Page 150; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 914, Section "E", Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 9, Pages 44-45, in the office of the Chancery Clerk of Desoto County, Mississippi.

11)-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of September, 2012.

Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0725

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of October, 2004 and acknowledged on the 22nd day of October, 2004, Natia Habersham aka Natalia Habersham, and Ashanti Habersham, wife and husband as joint tenants, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2094 at Page 43; and

WHEREAS, on the 14th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 188; and

WHEREAS, on the 1st day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 122, Section "D", Country Village West Subdivision, situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, at Page 28, in the Office of the Chancery Clerk of Desoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of September, 2012.

Midhael Jedynak/ Substitute Trustee 2309 Oliver Road Monroe, LA 71201

Monroe, LA 7120 (318) 330-9020

FM/F11-0465

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of May, 2006 and acknowledged on the 25th day of May, 2006, Jason Pryor and wife, Karen E. Pryor a.k.a Karen Pryor, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2,485 at Page 710; and

WHEREAS, on the 18th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWABS Inc., Asset-Backed Certificates, Series 2006-11, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3373 at Page 93; and

WHEREAS, on the 13th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3444 at Page 701; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 613, Section C Revised, Greenbrook Subdivision, in Section 19, Township 1 South, Range 7 West, as per plat thereof recorded in Plat Book 11, Page 13 and 14, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of September, 2012.

Substitute Trustee 2309 Ohver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0352

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of April, 2008 and acknowledged on the 9th day of April, 2008, Jonathan B Newton, and wife and Fredonna G Newton, as tenants by the entirety with full rights of survivorship, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2892 at Page 48; and

WHEREAS, on the 15th day of April, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3309 at Page 91; and

WHEREAS, on the 8th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3313 at Page 147; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 16th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real estate, situated and being in the County of DeSoto, State of Mississippi:

Lot 160, the Plantation, Phase I, Section E2, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 44, Pages 1-2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-16-12

Source of title is Book 511, Page 624 (recorded 10/07/05)

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20th day of September, 2012.

Michael Jedynak/ Substitute (Frustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F10-2249

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 15th day of January, 2010, Latasha C. Dockins, a single woman executed a Deed of Trust to Michael Lyon, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3131 at Page 650 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3348 at Page 716 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3489 at Page 418, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 16th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 87, Section B, Wellington Square East PUD, Situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Page 13-14, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of September, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

10-16-12

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01282

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